UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

Case No.:3:12-bk-04642

Chapter 7

In Re:	
GEORGE R. GILL and CHERYL A. GILL	
Debtors.	1

ORDER GRANTING DEBTORS' VERIFIED MOTION TO DETERMINE SECURED STATUS OF REGIONS BANK N.A. AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE

THIS CASE came on for consideration of Debtor's Verified Motion to Determine Secured Status of Regions Bank N.A. and to Strip Lien Effective Upon Discharge (Doc. No. 7) (the "Motion"). Having considered the Motion and the absence of any record objection to the relief requested in the Motion by any party in interest, the Court deems the Motion to be uncontested. If Regions Bank N.A. has not timely filed a proof of claim in this case, the Motion is not deemed to be an informal proof of claim except for the purpose of initiating the debtor's ability to request relief pursuant to 11 U.S.C. § 506(a).

The real property that is the subject of the Motion is located at 113 Ivy Lakes Drive, St. Johns, Florida, 32259. The property is more particularly described as follows:

Lot 4, Ivy Lakes at Cunningham Creek Plantation, according to the plat thereof as recorded in Map Book 30, pages 18, 19, 20, 21, 22, 23, and 24 of the Public Records of Saint Johns County, Florida.

Parcel ID Number 009773-0040

Accordingly, it is hereby

ORDERED:

1. The Motion is GRANTED.

2. If Regions Bank N.A. timely filed a proof of claim, the claim shall be treated as

an unsecured claim in this Chapter 7 case.

3. The mortgage on the subject real property held by Regions Bank N.A. recorded in

the Official Records of Saint Johns County, Florida in OR Book 2952, Page 909, recorded on

November 29, 2005, and subsequently modified by a Modification of Mortgage recorded in the

Official Records of Saint Johns County, Florida in OR Book 2821, Page 1649, recorded on

November 22, 2006, shall be deemed void, and shall be extinguished automatically, without

further court order, upon the recordation in the public records of a certified copy of this Order

together with (a) a certified copy to the Debtors' Chapter 7 discharge order in this case or (b)

such other paper as the court may specify by separate order.

2. This Order does not prohibit Regions Bank N.A. from asserting, at any time prior to entry

of the Debtors' discharge, any rights it may have as a defendant in a foreclosure proceeding

brought by a senior mortgagee, including the right to claim excess proceeds from any foreclosure

sale.

DATED this 10 day of August, 2012, in Jacksonville, Florida.

fend to allow

PAUL M. GLENN UNITED STATES BANKRUPTCY JUDGE

Copies to:

J. Russell Collins 2493 US Highway 1 South St. Augustine, FL 32086 Attorney for the Debtors

Robert Altman, Bankruptcy Trustee PO Box 922 Palatka, FL 32178

United States Trustee 135 W. Central Boulevard, Room 620 Orlando, FL 32801

Corporation Service Company Registered Agent for Regions Bank N.A. 1201 Hays Street Tallahassee, FL 32301.

FROM WIDDLE DISTRICT OF FROM PACESONVILLE DIVISION
1.3. VOL. 54. HO. 7624